



State Farm Fire and Casualty Company

July 30, 2021

DARRELL GREEN
C/O FRANK SHAW LAW FIRM
ATTN: BLAKE HARTHCOCK
133 E JEFFERSON ST
KOSCIUSKO, MS 39090-3735

State Farm Insurance Companies
Fire Claims
PO BOX 106169
Atlanta, GA 30348-6169
Fax 844 236 3646

RE: Claim Number: 24-G700-9D2
Policy Number: 99-BF-U351-2
Location of
Insured Property: 7160 Old Wilson Rd, West, MS 39192-8120
Type of Policy: FP-8105 Farm/Ranch Policy
Date of Loss: February 17, 2021

Dear Blake Harthcock:

Thank you for speaking with me on July 29, 2021, when we discussed the damage to your above-referenced client's property.

Based upon the facts of loss of this claim, and the policy language, the Additional Coverage of collapse of a scheduled farm building or structure only applies when the covered property is insured for Accidental Direct Physical Loss.

Please refer to the following policy provisions from your Farm/Ranch Policy Form FP-8105 which reads, in part, as follows:

SECTION I - COVERAGES D, E, F

COVERAGE F - FARM BUILDINGS AND STRUCTURES

This coverage applies when a description and coverage limit are shown on the Coverage F - Farm Buildings and Structures Schedule in the **Declarations**. We cover structures, farm dwellings, and farm buildings including attached permanent fixtures and sheds (except silos), on the **insured location**.

ADDITIONAL COVERAGES - COVERAGES D, E, F

The following Additional Coverages are subject to all the terms, provisions, exclusions and conditions of this policy.



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16. **Collapse.** We insure for accidental direct physical loss to covered property involving the sudden, entire collapse of a building or any part of a building only when the covered property is insured for Accidental Direct Physical Loss (A.D.P.L.) as shown on the schedule in the **Declarations**.

Collapse means actually fallen down or fallen into pieces. It does not include settling, cracking, shrinking, bulging, expansion, sagging or bowing.

The collapse must be directly and immediately caused only by one or more of the following:

- a. perils described in **SECTION I - LOSSES INSURED - COVERAGES D, E, F - SPECIFIED PERILS**. These perils apply to covered building and personal property for loss insured by this Additional Coverage;
- b. hidden decay of a supporting or weight-bearing structural member of the building;
- c. hidden insect or vermin damage to a structural member of the building;
- d. weight of contents, equipment, animals or people;
- e. weight of ice, snow, sleet or rain which collects on a roof;
or
- f. use of defective material or methods in the construction (includes remodeling or renovation) of the building, if the collapse occurs during the course of construction of the building.

Loss to an awning, fence, patio, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf or dock is not included under items b., c., d., e. and f. unless the loss is the direct and immediate cause of the collapse of the building.

This coverage does not increase the limit applying to the damaged property.

SECTION I - LOSSES NOT INSURED - COVERAGES D, E, F

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1. We do not insure for any loss to the property described in Coverages D, E, or F which consists of, or is directly and immediately caused by, one or more of the perils listed in items a. through u. below, regardless of whether the loss occurs suddenly or gradually, involves isolated or widespread damage, arises from natural or external forces, or occurs as a result of any combination of these:
 - a. collapse, except as specifically provided in **SECTION I - ADDITIONAL COVERAGES - COVERAGES D, E, F, Collapse**, and **SECTION I - LOSSES INSURED - COVERAGES D, E, F - SPECIFIED PERILS**;

As the pole barn scheduled at line 006 on Mr. Green's policy is not insured for Accidental Direct Physical Loss as shown on the schedule in the Declarations, but only for Specified Perils, there is no coverage for the collapse of that building.

This denial involves the coverages of this policy only. If you have any additional information you would like us to consider, please forward it to us immediately.

This Company does not intend, by this letter, to waive any policy defenses in addition to those stated above, and reserves its right to assert such additional policy defenses at any time.

If you have any additional information regarding your claim which has not been previously considered, or if you desire any additional explanation regarding this matter, please contact me at (844) 458-4300 Ext. 9726572998.

Sincerely,



Christopher Kownack
State Farm ECR – Renfro
Phone: (844) 458-4300 Extension 9726572998
Fax: (844) 236-3646
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State Farm Fire and Casualty Company